

III. Equine Operations

1. All operations must be declared. Check all that apply.

- Operation(s): Boarding/Breeding Horse Sales Pleasure Rodeo*
- Day or Overnight Camp* Horse Shows Pony Rides* Trail/Endurance Rides*
- Exotic Animals Llamas /Alpaca Racing Training Race/Show
- Hay/Sleigh Rides NARHA Facility Riding Instruction*/Clinics Other: _____

(*Must complete supplements. Supplements can be downloaded from our website – www.horseinsurance.com)

2. Estimated gross income from equine operation: \$ _____ None
3. a. Number of years in this type of operation: _____ b. Describe applicant's experience in this operation: _____
- c. Does the applicant live on the premises? Yes No If no, how often does the applicant visit? _____
- d. Is there a full-time caretaker manager ? Yes No Are they an: employee or independent?
4. Describe applicant's experience with horses: _____
5. Do additional insureds need to be added? Yes No
- Insurable Interest: Owner of Premises Government Entity Other: _____
- Name: _____ Address: _____

IV. Summary of Horses

Count each horse only once, based on its primary use. All horse-related exposures must be insured.

All Owned / Leased Horses Must Be Declared On or Off Premises.

1. Number of Owned & Leased Horses Used for:

- a. Instruction to Others (ie- school horses) _____
- b. Pony Rides _____
- c. Rental Rides to Others _____
- d. Trail & Pack Trips _____

2. Number of Horses Leased to Others: _____

3. Number of Owned Horses Used for:

- a. Pleasure: _____; b. Show: _____; c. Training: _____ d. For Sale: _____
- e. Racing: _____; f. Other: _____

4. Number of Horses Used for Breeding:

- a. Mares: _____; b. Stallions: _____; c. Foals/Weanlings: _____

Total of Sections 1-4: _____

5. Number of Horses Not Owned by Applicant Used for:

- a. Boarded used by applicant as School Horses _____
- b. Furnished by Independent Instructors for Lessons to Others _____
- c. Boarding/Pasturing _____
- d. Breeding Only (including mares kept on premises until foaling) _____
- e. Training (Breed: _____) _____
- f. Racing (Breed: _____) _____
- g. Lay Ups for rest vet care / rehabilitation _____
- h. On Consignment for Sale (Breed: _____) _____
- i. Other: _____

Total of Section 5: _____

V. Premises Owned and/or Leased

Answer all questions in this section. Coverage is for the applicant's equine and livestock operation only.

1. a. Does the applicant lease any part of their land or operation to others? (Provide certificate of insurance.) Yes No
If yes, describe: _____
- b. Is there anyone other than applicant living on premises? Yes No If yes, tenant employee relative other: _____
2. a. Fencing: Type: _____ Age: (years) _____ Condition: _____ **Submit photo of fence.**
- b. If "barbed wire" fence: Number of strands: _____
- c. How often is fencing checked? Daily; Weekly; Monthly; Other: _____
3. a. Does the applicant allow people not boarding horses at the applicant's facility to use the facility? Yes No
- b. If yes, mark all applicable: Haul-in's; Practices for: team penning; roping; polo; Other: _____
- c. Number of days yearly: _____ Average participants daily: _____ Gross Receipts \$ _____
4. a. Does the applicant own, lease or use cattle; llamas; and/or alpacas? Yes No
- b. Number head of cattle: _____; llamas: _____; alpacas: _____
- c. Use of cattle: _____; llamas: _____; alpacas: _____
- d. Does the applicant have slaughtering or processing on premises? Yes No
5. a. Number of dogs owned by applicant: _____ None Number of dogs not owned by applicant: _____ Owned by: _____ None
- b. Breed of dog(s): (If mixed, provide primary breed.) _____
- c. Have any dogs been trained for guard duty or drug detection? Yes No
- d. Have there been any incidents of aggressive behavior including biting? Yes No
- e. Are all dogs confined when guests or the public (including boarders & students) are on the premises? Yes No
- f. Does the applicant allow dogs not owned on the premises? (Provide details.) Yes No
6. a. Does the applicant have any bleachers or grandstands? (Submit photo.) Yes No
- b. If yes, does the applicant: Own or Rent; Are they: Permanent or Temporary; Do they have handrails? Yes No
- c. What is the construction: _____ / Age: (years) _____ / Condition: _____ / Height: _____ / Total seating capacity: _____
- d. Who erects the bleachers if they are not owned by the applicant? _____

VI. Additional Liability Exposure

1. a. Does applicant own/lease/use any of the following? Yes No (Indicate all vehicles used.)

Note: No liability coverage for Three-wheel All-Terrain Vehicles.

	None	# of Vehicles	Personal Use	Farm Use	Rides to Public
All Terrain Vehicles / Utility Vehicle	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Buggies	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Carts	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Golf Carts	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dirt Bikes/Motorized Scooters/ Mopeds	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Snowmobiles	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Carriages	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sleds	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wagons	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other: _____	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Use of any above vehicle is limited to use by the applicant / employee for horse operation only. To apply for ATV coverage, visit www.atv-line.com.

b. Are any of the above used by: Boarders Guests Volunteers Anyone under 16 Other: _____? Yes No

c. Are drivers required to be licensed in the applicant's state? Yes No

2. Does the applicant perform/participate in parades? Yes No If yes, number of parades: _____; number of horses used per parade: _____
Please provide name of parade(s): _____; Size of parade(s): _____

3. Does the applicant conduct the following:

a. Trail rides, rental/saddle animal for hire? (Not including riding instruction, or trails available for boarders.) Yes No

b. Hay rides, sleigh rides, carriage rides, pack trips, hunting or fishing trips? Yes No

4. a. Does the applicant hire any part time or full time employees? If yes, number of part time: _____; number of full time: _____ Yes No

b. Does the applicant carry Workers Compensation/Employers Liability? Yes No

c. Does the applicant have leased or temporary employees? If yes, number of leased: _____ number of temporary: _____ Yes No

d. Does the applicant have any volunteers working for them? If yes, number of volunteers: _____ Explain duties on separate page. Yes No

e. Does the applicant have any exchange labor working for them? Yes No

If yes, explain: _____

NOTE: "Bodily injury" to any person arising out of and in the course of that person acting on behalf of the applicant, whether through employment, voluntarily or otherwise, expressly is not covered by the general liability policy applied for with this application.

5. Are any other businesses being conducted on the applicant's premises? If yes, provide details on a separate page.

No Other Operation

Home Day Care

Petting Zoos

Bed & Breakfast

Kennels

RV Hookups / Campsites

Fruit & Vegetable "Pick Your Own"

Other: _____

Retail Store (tack, feed, food, etc.)

VII. Safety Program

1. Who is the primary manager of the applicant's operations? Applicant Other: Name-_____ Employee or Independent
Date of Birth:_____ Provide management experience:_____

2. Is there a closed circuit t.v. monitor of the facility or a night watchman with hourly watch? Yes No

3. a. Does the applicant abide by the equine liability law in the applicant's state? Yes No

b. Does the applicant require a signed waiver/release for all equine activities? (Submit copy.) Yes No

c. Is the signed release kept on file for a minimum of 5 years? Yes No

d. Does the applicant have safety and barn rules posted? (Submit copy or photo.) Yes No

e. Does the applicant have emergency evacuation procedures? Yes No

f. Is smoking permitted in the barn or immediate area? Yes No

g. Does the applicant have "No Smoking" signs clearly posted? Yes No

h. Does the applicant have working smoke alarm systems in their barns/aremas/stables? Yes No

i. Does the applicant have fully charged and mounted fire extinguishers in the barns/arenas/stables? (Submit photo.) Yes No

4. a. Are ASTM/SEI certified helmets required at all times while mounted by Everyone; Everyone under 18; or not required?

b. Does the applicant require a signed helmet rejection form from those who do not wear an ASTM/SEI certified helmet? Yes No

c. Check safety gear required: Boots/Heeled Shoes Long Pants Gloves Other: _____

d. Explain other safety procedures followed: _____

VIII. Boarding/Breeding/Training/Racing of Horses No Exposure or Exposure (With or without income.)

On premises liability coverage is provided for the independent trainer if added to the applicant's policy. If any trainer requires OFF premises coverage, they must complete their own application. We can provide a quotation to cover their training operation.

- Boarding:** 1. Does the applicant provide riding facilities for their boarders? Yes No
 None 2. If yes, is the facility an: Indoor Arena Outdoor Arena Trails Other: _____
3. Is there supervision when boarders are using the facility? Yes No

- Breeding:** 1. Are outside mares kept on premises until foaling? Yes No Number of outside mares: _____
 None 2. Any breeding horses used for pleasure/show/training/racing? Yes No
3. Method of breeding conducted by applicant on premises: Live Breeding; Artificial Insemination
4. Are owned stallions shipped off premises for breeding? Yes No
5. Any sales and/or shipment of semen? (No products liability.) Yes No

Training is: "Instruction given to horses."

- None 1. Training is given by: (Check all that apply.) Applicant; Employee; Independent Trainer
2. a. Does the applicant have a trainer on staff? Yes No
b. How many **independent horse trainers** utilize the applicant's facility: _____
3. Type of Training: Race Show – Type of show: _____ Other type of training: _____
4. If horses are not kept on premises, where are they kept? Training/Boarding Facility Racetrack Other: _____
5. Does the applicant attend off-premise shows with horses in training? Yes No
6. Do **ALL** independent horse trainers carry their own general liability insurance*? Yes No

**Provide proof of coverage, naming applicant as additional insured owner of premises, with an "A" rated admitted carrier with equal or greater liability limits as applicant.*

Complete this section for **ALL** trainers including independent trainers, applicant, and employees working on behalf of the applicant or at applicant's facility. (MUST BE AT LEAST 18 YEARS OF AGE)

1. a. Trainer's Name: _____ DOB: _____ Type of Training Offered: _____
b. Trainer is: Applicant; Employee; Independent Number of years experience as a trainer: _____
c. Any licenses/certification for training: Yes No Give details and competition experience: _____

2. a. Trainer's Name: _____ DOB: _____ Type of Training Offered: _____
b. Trainer is: Applicant; Employee; Independent Number of years experience as a trainer: _____
c. Any licenses/certification for training: Yes No Give details and competition experience: _____

IX. Clinics/Independent Clinicians - No Exposure or Exposure (With or without income.)

1. a. Does the applicant hold clinics on their premises? Yes No If yes, how many per year: _____
b. Are clinics conducted by: Applicant Independent Clinician?
c. What are the annual receipts for clinics conducted by applicant: \$ _____
2. a. If Independent Clinician, name of Independent Clinician: _____
b. Do they have their own insurance*? Yes No
c. Is the Independent Clinician certified? Yes No
d. How many clinics are given by independents per year: _____ Average number of participants: _____
3. a. Any clinician under 18 years of age? Yes No
b. Do all clinicians have a minimum of 5 years experience conducting clinics? Yes No
4. Indicate dates of clinics: _____

**Provide proof of coverage, naming applicant as additional insured owner of premises, with an "A" rated admitted carrier with the same liability limits as applicant.*

X. Care, Custody & Control - Legal Liability

Not Eligible for this Coverage: Veterinarians, Equine Dentists, Commercial Transporters, Rehabilitation Centers & Embryo Transplant Facilities.

Legal liability provides coverage arising from the applicant's negligence resulting in injury to or death of horses the applicant does not own in their care, custody, and control. Coverage includes cost to defend any suit alleging injury or death. This cannot be restricted by contractual or hold harmless agreements. The coverage for the exposure is excluded in most general liability policies. Settlements are based on actual cash value at time of loss. Please read wording in policy coverage form.

Please check one: ACCEPT or DECLINE Care, Custody & Control Coverage. PLEASE QUOTE.

Check a box below to indicate choice of Care, Custody & Control coverage. If the applicant requires different limits, please call us.

Limit Per Horse /
Maximum Loss Per Policy Year

\$ 5,000 / \$ 25,000

\$ 5,000 / \$ 50,000

\$ 10,000 / \$ 50,000

Limit Per Horse /
Maximum Loss Per Policy Year

\$ 10,000 / \$ 100,000

\$ 25,000 / \$ 100,000*

\$ 25,000 / \$ 250,000*

Limit Per Horse /
Maximum Loss Per Policy Year

\$ 50,000 / \$ 250,000*

\$ 100,000 / \$ 500,000*

Other: _____ / _____

*Substantiation of Value Form is required when values are \$25,000 and over.

1. a. Are horses not owned kept: in stalls or in pasture? b. Number of pastured acres: _____
- c. Are pastures fenced? Yes No d. Are shelters provided in each pasture? Yes No
2. a. Average value of horses not owned in the applicant's care: \$ _____
- b. Number of horses the applicant does not own: _____
3. Does the applicant store hay in the same barns as the horses not owned? Yes No
4. Does the applicant require mortality coverage for horses in the applicant's care, custody and control? Yes No
5. a. Does the applicant own, lease/rent or use a vehicle in order to transport horses not owned? Yes No
- b. Number of vehicles: _____ Number of trips per year: _____ Radius of operation: _____
- c. Have any drivers had any traffic violations within the past 5 years? Yes No If yes, explain: _____
- d. Type and capacity of box or trailer: _____
- e. Does the applicant have a safety maintenance program for vehicle(s)? (Submit a copy.) Yes No
- Current copy of drivers list must be submitted. (MVRs may be required.)**
6. Does the applicant own, lease or use any facility for rehabilitation or surgical purposes? Yes No
- If yes, describe: _____
7. Distance from fire department: _____ Number of miles to regular vet? _____
8. Does the applicant have emergency evacuation procedures in place? (Provide a copy.) Yes No
9. Does the applicant use an: equine swimming pool; hot walker; and/or tread mill? Yes No

Barn Information:

Additional barns complete on separate page.

	Barn #1 Location #: _____	Barn #2 Location #: _____
Construction Type:		
Year Built*:		
Year of Updates: Mark N/A if no heating, plumbing and/or electricity in building.	Heating: _____ <input type="checkbox"/> N/A Roof: _____ Plumbing: _____ <input type="checkbox"/> N/A Wiring: _____ <input type="checkbox"/> N/A	Heating: _____ <input type="checkbox"/> N/A Roof: _____ Plumbing: _____ <input type="checkbox"/> N/A Wiring: _____ <input type="checkbox"/> N/A
Does barn have an apartment?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, occupied by: <input type="checkbox"/> Tenant <input type="checkbox"/> Employee <input type="checkbox"/> Other: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, occupied by: <input type="checkbox"/> Tenant <input type="checkbox"/> Employee <input type="checkbox"/> Other: _____
Heat Type:	<input type="checkbox"/> None <input type="checkbox"/> Wood Stove <input type="checkbox"/> Forced Warm Air <input type="checkbox"/> Portable Heaters <input type="checkbox"/> Other: _____	<input type="checkbox"/> None <input type="checkbox"/> Wood Stove <input type="checkbox"/> Forced Warm Air <input type="checkbox"/> Portable Heaters <input type="checkbox"/> Other: _____
Protective Devices:	<input type="checkbox"/> None <input type="checkbox"/> Lightning Rods <input type="checkbox"/> Sprinkler System <input type="checkbox"/> Other: _____ <input type="checkbox"/> Fire Extinguisher	<input type="checkbox"/> None <input type="checkbox"/> Lightning Rods <input type="checkbox"/> Sprinkler System <input type="checkbox"/> Other: _____ <input type="checkbox"/> Fire Extinguisher
Average number of horses applicant does not own in each barn:		

*Barns 30 years or older with no electric updates within 20 years must have a certified electrician's statement, wiring is safe for current usage.

